

**STATE OF CALIFORNIA  
FISCAL YEAR 2008-2009  
PREMIUM VS. CLAIMS REPORT**

	BASIC LIFE					
	Active Employees		Retired Employees		All Employees	
	3RD QTR	YTD	3RD QTR	YTD	3RD QTR	YTD
Premium Paid	\$ 494,565	\$ 1,477,013	\$ 441,554	\$ 1,378,389	\$ 936,118	\$ 2,855,403
Claims Paid	\$ 286,250	\$ 963,750	\$ 448,750	\$ 1,535,000	\$ 735,000	\$ 2,498,750
Loss Ratio (*)	57.88%	65.25%	101.63%	111.36%	78.52%	87.51%
# of Enrollees	35,130		5,728			

	OPTIONAL LIFE					
	Active Employees		Retired Employees		All Employees	
	3RD QTR	YTD	3RD QTR	YTD	3RD QTR	YTD
Premium Paid	\$ 368,567	\$ 1,181,583	\$ 194,652	\$ 631,790	\$ 563,219	\$ 1,813,374
Claims Paid	\$ 130,000	\$ 290,000	\$ 100,000	\$ 303,000	\$ 230,000	\$ 593,000
Loss Ratio (*)	35.27%	24.54%	51.37%	47.96%	40.84%	32.70%
# of Enrollees	4,238		1,108			

	DEPENDENT LIFE					
	Active Employees		Retired Employees		All Employees	
	3RD QTR	YTD	3RD QTR	YTD	3RD QTR	YTD
Premium Paid	\$ 14,412	\$ 43,207	\$ 9,557	\$ 28,469	\$ 23,970	\$ 71,676
Claims Paid	\$ 22,500	\$ 45,000	\$ 30,000	\$ 75,000	\$ 52,500	\$ 120,000
Loss Ratio (*)	156.12%	104.15%	313.89%	263.45%	219.03%	167.42%
# of Enrollees	2,458		674			

	PERSONAL AD&D					
	Active Employees		Retired Employees		All Employees	
	3RD QTR	YTD	3RD QTR	YTD	3RD QTR	YTD
Premium Paid	\$ 51,880	\$ 154,934	\$ 6,021	\$ 19,019	\$ 57,901	\$ 173,954
Claims Paid	\$ -	\$ 27,000	\$ -	\$ -	\$ -	\$ 27,000
Loss Ratio (*)	0.00%	17.43%	0.00%	0.00%	0.00%	15.52%
# of Enrollees	35,130		5,728			

	OPTIONAL AD&D					
	Active Employees		Retired Employees		All Employees	
	3RD QTR	YTD	3RD QTR	YTD	3RD QTR	YTD
Premium Paid	\$ 23,824	\$ 72,637	\$ 2,889	\$ 8,848	\$ 26,713	\$ 81,485
Claims Paid	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Loss Ratio (*)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
# of Enrollees	4,238		1,108			

	TOTAL					
	Active Employees		Retired Employees		All Employees	
	3RD QTR	YTD	3RD QTR	YTD	3RD QTR	YTD
Premium Paid	\$ 953,248	\$ 2,929,375	\$ 654,672	\$ 2,066,515	\$ 1,607,920	\$ 4,995,890
Claims Paid	\$ 438,750	\$ 1,325,750	\$ 578,750	\$ 1,913,000	\$ 1,017,500	\$ 3,238,750
Loss Ratio (*)	46.03%	45.26%	88.40%	92.57%	63.28%	64.83%

(\*) Loss ratios are calculated as Claims Paid divided by Premium Paid. They do not include reserves and should not be used for renewal purposes.

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